



HEALTH MATTERS

A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



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|----------------------|-------------|--|----------------------|-------------|
| September 30 Balance | \$1,337,317 | | Dec 31, 2008 Balance | \$1,060,854 |
| Total Revenues | \$701,547 | | Jan - Oct Revenues | \$7,820,797 |
| Employer Premiums | 598,329 | | Jan - Oct Expenses | \$7,409,696 |
| Employee Premiums | 94,449 | | Oct 31, 2009 Balance | \$1,471,955 |
| Other Revenues | 8,769 | | | |
| Total Expenses | \$566,909 | | YTD Gain/(Loss) | \$411,101 |
| Week 1 Claims | 111,152 | | | |
| Week 2 Claims | 89,266 | | | |
| Week 3 Claims | 58,879 | | | |
| Week 4 Claims | 108,301 | | | |
| Rx Claims | 115,370 | | | |
| Other Expenses | 83,941 | | | |
| Monthly Gain/(Loss) | \$134,638 | | | |
| October 31 Balance | \$1,471,955 | | | |

Open Enrollment

Remember that **your health insurance election forms for 2010 are due by November 30, 2009**. All elections made during the open enrollment period will be effective January 1, 2010.

If you have questions about your coverage options or need help filling out your forms, contact Sue Coy at 571-5850 or scoy@carmel.in.gov.

Premium Holiday

The Board of Public Works and Safety approved a 1.5 month premium holiday for 2009. Health insurance premiums were not withheld from the second pay in November and will not be withheld for the remainder of the calendar year. Payroll deductions will resume in January.

Flu Review

We continue to experience only isolated cases of the flu. According to the CDC, although flu activity is still high, the number of new reported cases is down.

We may have dodged a bullet, but it's not yet time to relax. Keep doing what you are doing: cover your nose and mouth with a tissue when you cough or sneeze, and throw the tissue away after you use it. Wash your hands often with soap and water or an alcohol-based sanitizer. If you are sick with flu-like illness, **stay home for at least 24 hours after your fever is gone** (without the use of fever-reducing medicine). Thank you.

Stress, Depression and the Holidays: 10 Tips for Coping

By Mayo Clinic staff (<http://www.mayoclinic.com/health/stress>)

The holiday season, which begins for most Americans with Thanksgiving and continues through New Year's Day, often brings unwelcome guests — stress and depression. And it's no wonder. In an effort to pull off a perfect holiday, you might find yourself facing a dizzying array of demands — parties, shopping, baking, cleaning and entertaining, to name a few. So much for peace and joy, right?

Actually, with some practical tips, you can minimize the stress and depression that often accompany the holidays. You may even end up enjoying the holidays more than you thought you would.

Recognize holiday triggers: Learn to recognize common holiday triggers, so you can disarm them before they lead to a meltdown:

- **Relationships.** Relationships can cause turmoil, conflict or stress at any time, but tensions are often heightened during the holidays. Family misunderstandings and conflicts can intensify — especially if you're thrust together for several days. On the other hand, facing the holidays without a loved one can be tough and leave you feeling lonely and sad.
- **Finances.** With the added expenses of gifts, travel, food and entertainment, the holidays can put a strain on your budget — and your peace of mind. Not to mention that overspending now can mean financial worries for months to come.
- **Physical demands.** Even die-hard holiday enthusiasts may find that the extra shopping and socializing can leave them wiped out. Being exhausted increases your stress, creating a vicious cycle. Exercise and sleep — good antidotes for stress and fatigue — may take a back seat to chores and errands. To top it off, burning the wick at both ends makes you more susceptible to colds and other unwelcome guests.

Practice prevention: When stress is at its peak, it's hard to stop and regroup. Try to prevent stress and depression in the first place, especially if the holidays have taken an emotional toll on you in the past.

1. **Acknowledge your feelings.** If someone close to you has recently died or you can't be with loved ones, realize that it's normal to feel sadness and grief. It's OK to take time to cry or express your feelings. You can't force yourself to be happy just because it's the holiday season.
2. **Reach out.** If you feel lonely or isolated, seek out community, religious or social events. They can offer support and companionship. Volunteering your time to help others also is a good way to lift your spirits and broaden your friendships.
3. **Be realistic.** The holidays don't have to be perfect or just like last year. As families change and grow, traditions and rituals often change as well. Choose a few to hold on to, and be open to creating new ones. For example, if your adult children can't come to your house, find new ways to celebrate together, such as sharing pictures, emails or videotapes.

4. **Set aside differences.** Try to accept family members and friends as they are, even if they don't live up to all your expectations. Set aside grievances until a more appropriate time for discussion. And be understanding if others get upset or distressed when something goes awry. Chances are they're feeling the effects of holiday stress and depression too.
5. **Stick to a budget.** Before you go gift and food shopping, decide how much money you can afford to spend. Then stick to your budget. Don't try to buy happiness with an avalanche of gifts. Try these alternatives: Donate to a charity in someone's name, give homemade gifts or start a family gift exchange.
6. **Plan ahead.** Set aside specific days for shopping, baking, visiting friends and other activities. Plan your menus and then make your shopping list. That'll help prevent last-minute scrambling to buy forgotten ingredients. And make sure to line up help for party prep and cleanup.
7. **Learn to say no.** Saying yes when you should say no can leave you feeling resentful and overwhelmed. Friends and colleagues will understand if you can't participate in every project or activity. If it's not possible to say no when your boss asks you to work overtime, try to remove something else from your agenda to make up for the lost time.
8. **Don't abandon healthy habits.** Don't let the holidays become a free-for-all. Overindulgence only adds to your stress and guilt. Have a healthy snack before holiday parties so that you don't go overboard on sweets, cheese or drinks. Continue to get plenty of sleep and physical activity.
9. **Take a breather.** Make some time for yourself. Spending just 15 minutes alone, without distractions, may refresh you enough to handle everything you need to do. Take a walk at night and stargaze. Listen to soothing music. Find something that reduces stress by clearing your mind, slowing your breathing and restoring inner calm.
10. **Seek professional help if you need it.** Despite your best efforts, you may find yourself feeling persistently sad or anxious, plagued by physical complaints, unable to sleep, irritable and hopeless, and unable to face routine chores. If these feelings last for a while, talk to your doctor or a mental health professional.

Take control of the holidays: Don't let the holidays become something you dread. Instead, take steps to prevent the stress and depression that can descend during the holidays. With a little planning and some positive thinking, you may find that you enjoy the holidays this year more than you thought you could.

Pets are Family Too

'Tis the season for friends, family, holiday feasts and fun—but also for possible distress for our animal companions.

It's best to keep pets on their regular diets during the holidays. A few small boneless pieces of cooked turkey, a taste of mashed potato or even a lick of pumpkin pie shouldn't pose a problem. However, don't allow your pets to overindulge, as they could wind up with a case of stomach upset, diarrhea or even worse—an inflammatory condition of the pancreas known as pancreatitis.

Looking to stuff your pet's stockings? Choose gifts that are safe.

Dogs have been known to tear their toys apart and swallow the pieces, which can then become lodged in the esophagus, stomach or intestines. Stick with chew toys that are basically indestructible, such as Kongs that can be stuffed with healthy foods or chew treats that are designed to be safely digestible.

Long, stringy things are a feline's dream, but the most risky toys for cats involve ribbon, yarn and loose little parts that can get stuck in the intestines, often necessitating surgery. Surprise kitty with a new ball that's too big to swallow, a stuffed catnip toy or the interactive cat dancer—and tons of play sessions together.

For more information about pet safety, go to www.asPCA.org.

HOLIDAY TIP#37



NEVER CATCH SNOWFLAKES
WITH YOUR TONGUE
UNTIL ALL THE BIRDS
HAVE GONE SOUTH
FOR THE WINTER.